

AMENDMENTS TO THE ABSTRACT

Please cancel the Abstract section of the specification and replace with the following:

A method for a customer to anonymously purchase goods or services from an on-line merchant, including the steps of depositing currency in the form of cash with a depository, the depository issuing to the customer one or more randomly-generated serial numbers, the customer submitting at least one serial number to the on-line merchant and the depository transferring an amount of said currency corresponding to said at least one serial number to an account of said on-line merchant. Since the customer uses cash for payment and the serial numbers are randomly-generated, the customer's identity remains anonymous.